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ABSTRACT

The Working Poor Project is a joint activity of the Chicago Urban League, the Latino Institute, and Northern Illinois University. Its purpose is to study the nature, extent, and impact of working poverty in seven counties in the Chicago (Illinois) metropolitan area. Phase I of this project developed a statistical profile of the area's working poor and a policy paper designed to facilitate discussion about the issue of working poverty. Phase II consists of four reports that further examine the nature of working poverty in Chicago. This report is the third in the series, all of which are based on the 1990 Census. The working poor are defined as those families that earned less than 150% of the Federal poverty level. The major finding of this project is that one can work full-time, and even work full time throughout the year, and still be poor. Most of the working poor have incomes lower than the Federal poverty level. One of every three persons who are working poor holds a full-time, full-year job. Differences by race and ethnicity are found among the working poor. While 22.3% of Latino families in the Chicago area are working poor, 15.8% of African American and 10.5% of Asian American families are working poor. For all groups, the service occupations are the largest employer of the working poor. African American and Latino adults in working poor families have strikingly low levels of formal education, and among Latino and Asian American working poor families, English proficiency is a notable characteristic. In Chicago, it is apparent, full-time employment is no guarantee against poverty. (Contains one figure and seven tables.) (SLD)

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A Statistical Analysis for Metropolitan Chicago

Sylvia Puente
Latino Institute

The Working Poor Project
February 1997

Chicago Urban League
Latino Institute
Northern Illinois University

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Introduction

The Working Poor Project is a joint activity of the Chicago Urban League, the Latino Institute, and Northern Illinois University. The project's purpose is to investigate the nature, extent, and impact of working poverty in metropolitan Chicago. Our focus is to highlight the economic reality that many jobs do not pay enough to lift a family out of poverty. Further, current proposals for welfare reform are likely to increase the ranks of the working poor.

In today's society, social inequality can still be defined by race and ethnicity. However, within a group in a similar circumstance, i.e., working poverty, do differences still exist by race and ethnicity? This report examines this question by providing the characteristics of White, African American, Latino and Asian families in metropolitan Chicago who earned too little to be significantly above the poverty line even though family members together worked at least 26 weeks during the year. This publication expands upon a joint report produced in the first phase of the Working Poor Project, *Working Poor Families in Chicago and the Chicago Metropolitan Area: A Statistical Profile Based on the 1990 Census*, released in December of 1993.

Phase I of the Working Poor Project developed a statistical profile of the working poor and a policy paper designed to facilitate discussion about the issue of working poverty and directions that public policy might take to mitigate the problem.

Phase II of the project consists of four reports that further examine the nature of working poverty. This report is the third in the series, all of which are based upon the 1990 census. Together with a summary of interviews conducted with working poor families, these reports constitute the second phase of the Working Poor Project.

We define the working poor as those families that earned less than 150 percent of the federal poverty level. The area we analyzed, metropolitan Chicago, includes Cook, Lake, McHenry, Kane, DuPage, Will, and Grundy counties. We considered in our analysis all families with at least one person of working age (18 to 65 years) and with less than 80 percent of their income from Social Security. Within this group of working-age families, we defined two subgroups (each subgroup can include families consisting of a single individual):

Working Poor Families: Families whose working members together worked 26 weeks or more in 1989 but whose total income was less than 150 percent of the poverty level.

Families Working and Not Poor: Families whose working members together worked 26 weeks or more in 1989 and whose total income was greater than 150 percent of the poverty level.

Key Findings

This report reveals that there are differences by race and ethnicity among the working poor. First and foremost, it confirms previous project analysis indicating that one can work in this society and still be poor. In fact, the majority of the working poor work full-time, and one-third of the working poor work full-time throughout the year. One defining characteristic of the working poor is that they are much more likely to have only one income earner in the household, while those who work and are not poor are much more likely to have two or more income earners. Our research also indicates that working poverty can be defined by race and ethnicity: African Americans and Latinos are over-represented among the ranks of the working poor. However, the characteristics of the working poor vary by race and ethnicity:

Whites — About half of working poor Whites (48.3 percent) are single adults with no dependents. Educational levels vary among the White working poor; almost half have some college or have completed college (46.0 percent). Similar to all of the working poor, almost one out of every five works in the retail trade industry and in service occupations.

African Americans — About half of working poor African Americans (52.2 percent) are single women who support a family. Many working poor African Americans (40.1 percent) have not completed high school. Similar to all of the working poor, almost one out of every four works in the retail trade industry and in service occupations.

Latinos — More than half of working poor Latinos (51.2 percent) are married couple families. Most working poor Latinos (68.1 percent) have not completed high school. Latinos are similar to all of the working poor in that almost one out of every four works in the retail trade industry and service occupations. However, a higher concentration of Latinos works in the manufacturing industry (34.9 percent).

Asians — More than half of working poor Asians (57.2 percent) are married couple families. Educational levels vary among the Asian working poor; almost half have some college or have completed college (46.5 percent). A higher concentration of the Asian working poor, one out of every three, works in the retail trade industry, while one out of every four works in service occupations.

Other key findings of our analysis include the following:

- **Full-time employment is no guarantee against poverty.**
  - One out of every three persons who are working poor holds a full-time/full-year job. Consequently, part-time work is not sufficient to explain working poverty, nor is full-time employment a guarantee against poverty.
  - Three out of every ten White (30.8 percent) and almost one out of every three African American (32.3 percent) adults work full-time and are working poor.
  - Latino working poor adults are most likely to be full-time workers; 42.9 percent of working poor Latino adults work full-time.
  - Almost four out of every ten working poor Asian adults work full-time (39.1 percent).

- **The majority of the working poor work full-time but may not work year round.**
  - 57.3 percent of Whites,
  - 64.4 percent of African Americans,
  - 81.6 percent of Latinos, and
  - 70.8 percent of Asians work full-time.
- **African Americans and Latinos are over-represented among the ranks of the working poor.**
  - African Americans are 15 percent of the employed in the Chicago metropolitan area but they are 30 percent of the working poor.
  - Latinos are 10 percent of the employed in the Chicago metropolitan area but they are 27 percent of the working poor.
- **Working poverty differs significantly by race and ethnicity.**
  - There were 173,295 working poor families in the Chicago metropolitan area in 1990. This represents 8.1 percent of all working families.
  - Latino families are the most likely to be working poor; almost one out of every four Latino families (22.3 percent) is a working poor family.
  - 15.8 percent of all African American and 10.5 percent of all Asian families are working poor.
- **For most groups, the retail trade industry is the largest employer of the working poor.**
  - 27.9 percent of Whites, 25.1 percent of African Americans, and 33.2 percent of Asians who are working poor work in the retail trade industry. This industry is the second largest employer of Latinos; 24.3 percent of Latinos work in retail trade.
  - Latino working poor are most concentrated in the manufacturing industry; some 34.9 percent of the Latino working poor work in this industrial sector.
- **For all groups service occupations are the largest employer of the working poor.**
  - 20.4 percent of White, 26.1 percent of African American, 24 percent of Latino, and 22 percent of Asian working poor work in the service sector.
  - Latino working poor are also concentrated in machine operator occupations; some 23.9 percent of Latino working poor work in this occupation.

- **Most of the working poor have incomes lower than the federal poverty rate. The following percentages earned less than that level:**
  - 79.5 percent of Whites.
  - 70.4 percent of African Americans.
  - 63.8 percent of Latinos.
  - 74.2 percent of Asians.
- **African American and Latino adults in working poor families have strikingly low levels of formal education. Nearly seven out of every ten Latinos and four out of ten African Americans have not completed high school:**
  - 40.1 percent of African Americans.
  - 68.1 percent of Latinos.
- **The family structure of the working poor differs among racial/ethnic groups.**
  - Almost half of all working poor Whites are families that consist of a single adult (48.3 percent).
  - Almost half of all working poor African Americans are families headed by women (52.2 percent).
  - More than half of all Latino (51.2 percent) and Asian (57.2 percent) working poor families are married couple families.
- **African American and Latino working poor families are most likely to have only one working adult to support a family.**
  - More than half, 74.7 percent of African American and 68.2 percent of Latino working poor families, have only one working adult. This adult supports a family.
  - Almost half, 48.3 percent, of all Whites who are working poor are single adults.
- **Among Latino and Asian working poor families, English proficiency is a notable characteristic.**
  - More than half, 56.6 percent, of Latinos speak English well.
  - More than two-thirds, 67.4 percent, of the Asian working poor speak English well.

Analysis

1 What is the shape of the work force in the Chicago metropolitan area?

There were 3.7 million employed persons in the Chicago metropolitan area in 1990. This number is less than the 3.8 million individuals who are part of the metropolitan area labor force. The difference of about 200,000 includes those members of the civilian labor force who are looking for work but are not currently employed.

- 71.4 percent of the employed are White.
- 15 percent are African American.
- 10 percent are Latino.
- 3.4 percent are Asian.

Table 1
Number of Full-time and Part-time Workers by Race/Ethnicity
Chicago Metropolitan Area, 1990

	full-time	part-time	all-workers
White	1,668,846	941,274	2,610,120
African American	318,594	229,959	548,553
Latino	209,928	156,090	366,018
Asian	76,722	48,834	125,556
other	4,074	3,426	7,500
total	**2,278,164**	**1,379,583**	**3,657,747**

2 What proportion of the working poor hold full-time jobs?

About one out of every three persons who are working poor holds a full-time/full-year job. Consequently, part-time work is not a sufficient explanation for working poverty, nor is full-time employment a guarantee against poverty.

- Three out of every ten White (30.8 percent) and almost one out of every three African American (32.3 percent) adults work full-time and are working poor.
- Latino working poor adults are the most likely to include a full-time worker; 42.9 percent of working poor Latino adults work full-time.
- Almost four out of every ten, or 39.1 percent of working poor Asian adults work full-time.

The majority of the working poor work full-time but may not work year round.

- 57.3 percent of Whites,
- 64.4 percent of African Americans,
- 81.6 percent of Latinos, and
- 70.8 percent of Asians work full-time.

Almost half of the working poor work year round but may not work full-time.

- 46.5 percent of Whites,
- 42.2 percent of African Americans,
- 48.2 percent of Latinos, and
- 47.5 percent of Asians work year round but not full-time.

Table 2
Proportion of Working Poor Persons Who Work Full-time and Part-time by Race/Ethnicity, 1990

	White	African American	Latino	Asian
full-year and full-time	30.8%	32.3%	42.9%	39.1%
part-year and/or part-time	69.2%	67.7%	57.1%	60.9%

Note 30.8 percent of working poor White adults work full-year and full-time; 69.2 percent are part year or part-time workers.

3 What proportion of all workers hold full-time or part-time jobs?

African Americans and Latinos are more likely to hold part-time jobs than are Whites. The following percentages hold full-time jobs:

- 63.9 percent of Whites,
- 58.1 percent of African Americans,
- 57.4 percent of Latinos hold full-time jobs.
- 61.1 percent of Asians hold full-time jobs.

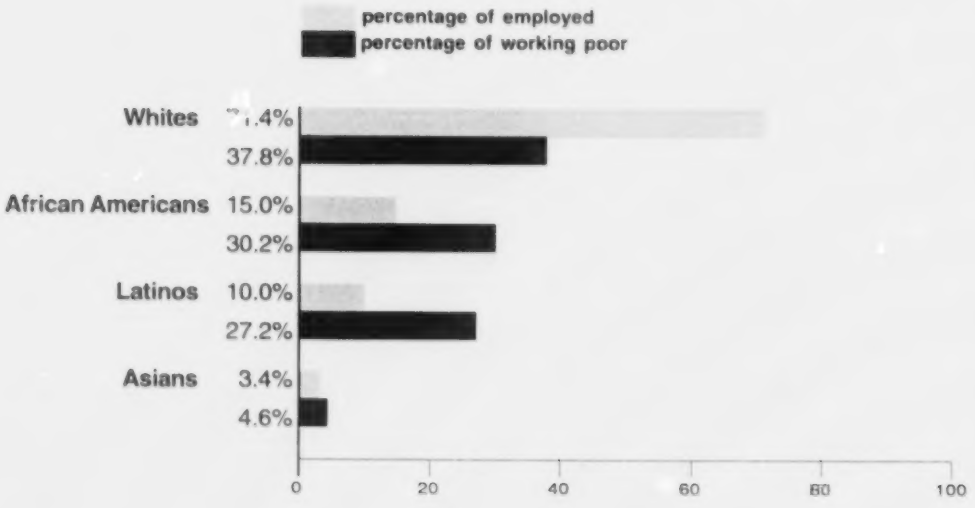
Table 3
The Shape of the Full-time and Part-Time Work Force
Metropolitan Chicago, 1990

	full-time	part-time
White	63.9%	36.1%
African American	58.1%	41.9%
Latino	57.4%	42.6%
Asian	61.1%	38.9%
total	**62.3%**	**37.7%**

4 What is the racial/ethnic composition of the working poor?

African American, Latino, and Asian workers are over-represented among the ranks of the working poor.

- African Americans are 15 percent of the employed in the Chicago metropolitan area, but they are 30.2 percent of the working poor.
- Latinos are 10 percent of the employed in the Chicago metropolitan area, but they are 27.2 percent of the working poor.
- Asians are 3.4 percent of the employed in the Chicago metropolitan area, but they are 4.6 percent of the working poor.
- Whites are 71.4 percent of the employed in the Chicago metropolitan area, but they are 37.8 percent of the working poor.



5 How many working families are working poor families?

There were 173,295 working poor families in the Chicago metropolitan area in 1990. This represents 8.1 percent of all families. However, working poverty rates differ significantly by race and ethnicity.

- Latinos are the most likely to be working poor; more than one out of every four Latino families (22.3 percent) is working poor.
- 15.8 percent of all African American and 10.5 percent of all Asian families are working poor.
- As a proportion of their population, Whites are the least likely to be working poor; 4.5 percent of White families are working poor.

Table 5
Working Poor Families by Race and Ethnicity
Chicago Metropolitan Area, 1990

	number of families	percentage of families
White	69,525	4.5%
African American	52,440	15.8%
Latino	44,061	22.3%
Asian	6,921	10.5%
total	**173,295**	**8.1%**

Explanatory Note 4.5 percent of White families are working poor.

6 Which industries have the highest concentration of working poor by race/ethnic group?

For most groups, the retail trade industry is the largest employer of the working poor. In addition, this industry has the largest concentration of all employees, both working poor and working not poor, except Latinos.

- 27.9 percent of White, 25.1 percent of African American, and 33.2 percent of Asian working poor work in the retail trade industry. This industry is the second largest sector for Latinos; 24.3 percent of Latinos work in retail trade.
- 16.8 percent of Whites, 14.5 percent of African Americans, 17.1 percent of Latinos, and 16.8 percent of Asians who work and are not poor are employed in the retail trade industry.

Latino working poor are most concentrated in the manufacturing industry. In addition this industry is the area of largest concentration for working Latinos who are not in poverty.

- 34.9 percent of the Latino working poor work in manufacturing.
- 34.6 percent of Latinos who work and are not poor also work in manufacturing.

Professional services employ the second largest concentration of working poor for Whites, African Americans, and Asians. For these racial/ethnic groups, this sector also has the largest concentration of those who work and are not poor.

- 19.7 percent of White, 24.3 percent of African American, and 20 percent of Asian working poor work in the professional services industry. Only 8.9 percent of Latinos work in this industry.
- 21.9 percent of Whites, 24.6 percent of African Americans, 12.7 percent of Latinos, and 30.2 percent of Asians who work and are not poor are also employed in this industry.

Table 6a
Industries with Large Concentrations of the Working Poor

	White	African American	Latino	Asian
retail trade	27.9%	25.1%	24.3%	33.2%
manufacturing	12.4%	12.6%	34.9%	16.1%
professional	19.7%	24.3%	8.9%	20.0%
business	7.3%	8.4%	6.0%	4.0%
finance/insurance	6.4%	4.4%	1.9%	5.5%
8 other industries	26.4%	25.2%	24.1%	21.2%

Table 6b
Proportion not in Poverty Employed in these Industries

	White	African American	Latino	Asian
retail trade	16.8%	14.5%	17.1%	16.8%
manufacturing	18.2%	16.0%	34.6%	20.7%
professional	21.9%	24.6%	12.7%	30.2%
business	5.6%	5.5%	4.8%	5.0%
finance/insurance	10.0%	8.4%	5.0%	7.9%
8 other industries	27.6%	31.0%	25.8%	19.4%

7 Which occupations have the highest concentration of working poor by race/ethnic group?

For all groups, service occupations are the largest employment sector for the working poor (excluding private household and protective services).

- 20.4 percent of White, 26.1 percent of African American, 24 percent of Latino, and 22 percent of Asian working poor work in service occupations.
- Only a few non-poor work in service occupations: 7.6 percent of Whites, 13.2 percent of African Americans, 13.8 percent of Latinos, and 10.9 percent of Asians.

There is a large concentration of working poor in administrative support and sales occupations for all groups except Latinos. However, administrative support also employs a significant proportion of those who work and are not poor.

- 16 percent of White, 18.3 percent of African American, and 13.5 percent of Asian working poor work in administrative support. Only 9 percent of Latinos work in this field.
- 14.4 percent of White, 13.5 percent of African American, and 14.9 percent of Asian working poor work in sales. Only 7.3 percent of Latinos work in this area.

Latinos, both the working poor and working not poor, are significantly more concentrated in machine operator occupations than are any of the other racial/ethnic groups analyzed.

- 23.9 percent of Latino working poor work as machine operators.
- 20.6 percent of Latinos who work and are not poor are employed in these occupations.

About 75 percent of the African American, Latino, and Asian working poor work in the occupations of service, administrative support, sales, machine operator, or handler/cleaner. In contrast, about half of Whites (51.2 percent) and Asians (51.0 percent), and about one-third of African Americans (39.9 percent) and Latinos (33.8 percent) who are not in poverty work in these same occupations.

Table 7a
Occupations with Large Concentrations of the Working Poor

	White	African American	Latino	Asian
service	20.4%	26.1%	24.0%	22.0%
administrative support	16.0%	18.3%	9.0%	13.5%
sales	14.4%	13.5%	7.3%	14.9%
machine operators	5.9%	8.5%	23.9%	14.6%
handlers/cleaners	5.5%	7.9%	11.6%	6.1%
9 other occupations	37.7%	25.7%	24.2%	28.9%

Table 7b
Proportion not in Poverty Employed in These Occupations

	White	African American	Latino	Asian
service	7.6%	13.2%	13.8%	10.9%
administrative support	19.1%	24.6%	15.2%	15.6%
sales	14.4%	8.8%	7.7%	11.2%
machine operators	4.3%	7.8%	20.6%	8.8%
handlers/cleaners	3.4%	5.7%	8.9%	2.5%
9 other occupations	51.2%	39.9%	33.8%	51.0%

8 What are the annual earnings of workers in working poor families?

Although the income level used in this report as part of the definition of working poverty is up to 150 percent of the federal poverty level, most of the working poor have an income of less than 100 percent of the federal poverty rate:

- 79.5 percent of Whites,
- 70.4 percent of African Americans,
- 63.8 percent of Latinos, and
- 74.2 percent of Asians have less than poverty-level incomes.

9 What is the highest level of education of adults in working poor families?

African American and Latino workers in working poor families have strikingly low levels of formal education. Nearly seven out of every ten Latinos and four out of every ten African Americans have not completed high school.

- 40.1 percent of African Americans and 68.1 percent of Latinos who are working poor have not completed high school.
- In contrast, Whites who are working poor have completed various levels of education: 24.7 percent have less than a high school education; 29.3 percent have completed high school; 46.0 percent have some college or have completed college.
- 32.6 percent of Asian working poor have not completed high school, but 46.5 percent have some college or have completed college.
- The proportion of those who have not completed high school is much lower among those who work and are not poor for all racial/ethnic groups.

10 What is the typical family structure of working poor families?

The family structure of the working poor differs among racial/ethnic groups.

- Almost half, 48.3 percent, of all working poor White families consist of a single adult.
- Slightly over half, 52.2 percent, of all working poor African American families are headed by women.
- More than half of all Latino, 51.2 percent, and Asian, 57.2 percent, working poor families are married couple families.

The family structure of those who work and are not poor also differs by race/ethnicity.

- More than half of all Latino, 60.9 percent, and Asian, 72.1 percent, families that are not in poverty are married couple families.
- African American families that are not in poverty are more likely to be married couple families (40.8 percent) than female-headed families (24.5 percent).

11 How many people work in working poor families?

African American and Latino working poor families are most likely to have only one working adult. This adult supports a family.

- More than half, 74.7 percent of African American and 68.2 percent of Latino, working poor families have only one working adult. This adult supports a family.
- Almost half, 48.3 percent, of all working poor Whites are single adults with no dependents living in their households and with no other income earners.

Families that are not poor are much more likely to have two or more income earners than the working poor, regardless of race/ethnicity.

- 19.1 percent of all White working poor families had two or more income earners, compared to 52.2 percent of White families that were not poor.
- 25.3 percent of all African American working poor families had two or more income earners, compared to 48.0 percent of African American families that were not poor.
- 31.8 percent of all Latino working poor families had two or more income earners, compared to 59.9 percent of Latino families that were not poor.

12 How well do adults in working poor families speak English?

Among Latino and Asian working poor families, English proficiency is a notable characteristic.

- More than half, 56.6 percent, of Latinos speak English well.
- More than two-thirds, 67.4 percent, of the Asian working poor speak English well.

A majority of the working poor speak English well. However, a significant proportion of Latinos and Asians who work and are poor do not speak English well.

- As might be expected, virtually all Whites (95.8 percent) and African Americans (99.7 percent) speak English well.
- Conversely, 43.4 percent of Latino working poor and 32.6 percent of the Asian working poor do not speak English well.

Definitions of Terms

Chicago Metropolitan Area. The seven-county region including Cook, Lake, McHenry, Kane, Dupage, Will, and Grundy counties. Grundy County was added to the standard six-county region because the Public Use Microdata Sample (5 percent) of the 1990 United States Census does not allow breakouts between Will and Grundy counties.

Families, Working Age. Families with at least one member between the ages of 18 and 65 and families in which retirement income is less than 80 percent of total income. Unrelated individuals are defined as a family of one.

> **Working Poor Families.** Families whose members together worked 26 weeks or more in 1989 but whose total income was less than 150 percent of the official poverty line.
>
> **Families Working and not Poor.** Families whose members together worked 26 weeks or more in 1989 and whose total income was greater than 150 percent of the official poverty line.

Family Income. Includes the income of all family members. Income is the total sum of the amounts reported separately for wage or salary income; net non-farm self-employment income, net farm self-employment income; interest, dividend, or net rental or royalty income; social security income; public assistance or welfare income; retirement or disability income; and all other income. Income does not include the value of in-kind income such as food stamps, public housing subsidies, or employer benefits.

Industry. The classification of the business where workers worked in the previous year. The standard Census classifications used in this report are as follows:

> **Agriculture.** Agricultural, forestry and fisheries, including mainly agricultural production, veterinary services, landscape, and horticultural services.
>
> **Business and Repair Services.** Advertising, building services, personnel agencies, computer and data processing services, protective services, automotive rental and repair services, and repair services.
>
> **Construction.** Businesses engaged in all types of construction including both roads and buildings.
>
> **Entertainment and Recreation Services.** Theaters and motion pictures, video tape rentals, and other entertainment and recreation services.
>
> **Finance, Insurance and Real Estate.** Banking and savings institutions, credit agencies, insurance companies, and real estate companies.

Mining. metal mining, coal mining, and oil and gas extraction.

Manufacturing, Durable Goods. Lumber and wood products, furniture, stone, clay, and glass products, metal products, machinery and computing equipment, electrical machinery, transportation equipment, and professional equipment.

Manufacturing, Nondurable Goods. Food products, textile and apparel products, paper and allied products, printing and publishing, chemical and allied products, petroleum and rubber products, and leather products.

Personal Services. Private households, hotels and motels, beauty shops, clothing repair, and related personal services.

Professional Services. Offices of health care professionals, hospitals, law offices and legal services, secondary and postsecondary education and training services, libraries, child care services, nursing homes, social services, professional organizations including unions, religious organizations, engineering and architectural services, accounting services, and management and public relations services.

Public Administration. Federal, state, and local government, excluding military personnel.

Retail Trade. Retail stores including department, variety and specialty stores, drug and grocery stores, and eating and drinking places.

Transportation, Communications, and Utilities. Rail, bus, trucking, and taxicab services, warehousing and storage services, water and air transportation, pipelines, radio, television broadcasting, and cable services, and utility and sanitation services.

Wholesale Trade. Wholesale trade businesses in both durable and nondurable goods.

Limited English-Speaking Ability. Individuals who classify themselves as speaking English "not at all" or "not well."

Occupation. The type of job held by workers in the previous year. The standard Census classifications used in this report are as follows:

Administrative Support Occupations. Office supervisors, secretaries, and office clerks including information, records processing, financial administration.

Executive, Administrative, and Managerial Occupations. Chief executives, administrators, and general and specialized managers.

Farming, Forestry and Fishing Occupations. Farm operators and managers and related occupations, groundskeepers and gardeners, horticultural workers, forestry workers, and fishers and hunters.

Machine Operators, Assemblers, and Inspectors. Machine operators, fabricators, assemblers, hand working occupations, and production inspectors.

Material Handlers, Cleaners, and Laborers. Material handlers, cleaners, and general laborers.

Other Service Occupations. Food preparation and service workers, health service workers, cleaning and building service workers, and personal service workers such as hairdressers, recreation workers, child care workers, and porters and bellhops.

Precision Production, Craft and Repair Occupations. Mechanics and repairers including automotive repairers, industrial machinery repairers, machinery maintenance occupations, electrical and electronic equipment repairers, heating, air conditioning and refrigeration mechanics, miscellaneous repair occupations, construction trades, mining occupations, and precision production occupations.

Private Household Occupations. Private household cooks, housekeepers, cleaners, child care workers, and servants.

Professional Specialty Occupations. Engineers, natural and social scientists, mathematical and computer scientists, health professionals, teachers, lawyers, writers and artists, and social, recreation, and religious workers.

Protective Service Occupations. Firefighters, police and detectives, private security guards, and correctional officers.

Sales Occupations. Sales representatives and sales workers and sales clerks in both retail and personal service industries.

Technicians and Related Support Occupations. Health technologists and technicians, legal assistants, computer programmers, engineering and science technicians, and related technician occupations.

Transportation and Material Moving Occupations. Motor vehicle operators and transportation and material moving occupations, and freight, stock, and material handlers.

Poverty Line. The federally defined threshold of family income for individuals to be considered living in poverty. The average federal poverty threshold for one unrelated individual in 1989 was $6,310 and for an average family of four it was $12,674.

Race/Ethnicity

African-American. People who indicated their race as Black or Negro or reported themselves as African-American, Black Puerto Rican, Jamaican, Nigerian, West Indian, or Haitian.

Asian-American. People who indicated their race as one of the Asian groups (Chinese, Filipino, Japanese, Asian Indian, Korean, Vietnamese, Cambodian, Hmong, Laotian, Thai, Other Asian) or one of the Pacific Islander groups (Hawaiian, Samoan, Guamanian, Other Pacific Islander).

Latino. People who classified themselves in one of the specific Hispanic Origin groups including Mexican, Puerto Rican, or Cuban, as well those who indicated Other Spanish/ Hispanic Origin including Spain, the Spanish-speaking countries of Central or South America, or the Dominican Republic, and those persons identifying themselves generally as Spanish, Spanish-American, Hispanic, Hispano, or Latino.

White. People who indicated their race as White or reported entries such as Canadian, German, Italian, Lebanese, Near Easterner, Arab, or Polish.

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